

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stacey Marie Williams
 Debtor

Case No. 19-14774-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
 Form ID: 318

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db
 14365527 +Stacey Marie Williams, 609 Wilder Road, Wallingford, PA 19086-6836
 +Delaware County Court of Common Pleas, Adult Probation, 201 W. Front Street,
 Media, PA 19063-2708
 14365528 Delaware County Fire Restoration, Inc., 5 1/2 N Bartram Ave. Rear, Glenolden, PA 19036-1206
 14365530 Diversified Consultant, Inc., PO Box 1391, Southgate, MI 48195-0391
 14365532 +Dynamic Recovery Solutions, 135 Intersate Blvd., Greenville, SC 29615-5720
 14443415 Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
 14365534 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 14365535 Frank Urso, 25 E 2d Street #2, Media, PA 19063
 14365539 +Kevin G. McDonald, Esq., KML Law Group, P.C., Suite 5000-BNY Mellon Independence Cent,
 701 Market Street, Philadelphia, PA 19106-1538
 14365540 +MG Trees, 701 Parkway Dr., Broomall, PA 19008-4213
 14400593 +Michael Gillan, MG Tree, 701 Parkway Blvd, Broomall PA 19008-4213
 14365541 +Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
 14365543 +Mirmont Treatment Center, 100 Yearsley, Mill Rd., Media, PA 19063-5593
 14365544 #National Payment Center, PO Box 105028, Atlanta, GA 30348-5028
 14365545 Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place,
 Harrisburg, PA 17129-0003
 14365547 +Select Portfolio Servicing, 10401 Deerwood Park Blvd., Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Mar 19 2020 07:58:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Mar 19 2020 04:22:42 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:21:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 19 2020 04:22:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14365521 +EDI: BANKAMER2.COM Mar 19 2020 07:58:00 Bank of America, PO Box 17054,
 Wilmington, DE 19850-7054
 14372875 E-mail/PDF: resurgentbknofications@resurgent.com Mar 19 2020 04:16:39 CACH, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14366719 +E-mail/Text: bankruptcy@cavps.com Mar 19 2020 04:22:18 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14365523 +EDI: CITICORP.COM Mar 19 2020 07:58:00 Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14365524 EDI: WFNBN.COM Mar 19 2020 07:58:00 Comenity Bank / Victoria Secret, PO Box 182789,
 Columbus, OH 43218-2789
 14365525 +EDI: CBS7AVE Mar 19 2020 07:58:00 Country Door, 1515 S 21st St., Clinton, IA 52732-6676
 14378771 +EDI: CBS7AVE Mar 19 2020 07:58:00 Country Door, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14365526 +EDI: CCS.COM Mar 19 2020 07:58:00 Credit Collection Servicing, PO Box 607,
 Norwood, MA 02062-0607
 14365529 EDI: DISCOVER.COM Mar 19 2020 07:58:00 Discover, PO Box 30954, Salt Lake City, UT 84130
 14370625 EDI: DISCOVER.COM Mar 19 2020 07:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14365531 +EDI: DCI.COM Mar 19 2020 07:58:00 Diversified Consultants, PO Box 551268,
 Jacksonville, FL 32255-1268
 14365533 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Mar 19 2020 04:17:19 Exeter Finance LLC,
 PO Box 166097, Irving, TX 75016-6097
 14367542 +EDI: AISACG.COM Mar 19 2020 07:58:00 Exeter Finance LLC, AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14376070 +EDI: AISACG.COM Mar 19 2020 07:58:00 Exeter Finance LLC c/o AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14365536 E-mail/Text: creditsolutiongroup@fmfcu.org Mar 19 2020 04:20:26 Franklin Mint FCU,
 5 Hillman Dr., Suite 100, Chadds Ford, PA 19317
 14365537 +EDI: IRS.COM Mar 19 2020 07:58:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 14365538 EDI: JEFFERSONCAP.COM Mar 19 2020 07:58:00 Jefferson Capital System, 16 McLeland Road,
 Saint Cloud, MN 56303
 14365522 EDI: JPMORGANCHASE Mar 19 2020 07:58:00 Chase Bank, P.O. Box 15298,
 Wilmington, DE 19850
 14378775 +EDI: CBSMASON Mar 19 2020 07:58:00 Massey's, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14393143 +EDI: MID8.COM Mar 19 2020 07:58:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14365542 +EDI: MID8.COM Mar 19 2020 07:58:00 Midland Funding LLC, Dept. 12421, P.O. Box 603,
 Oaks, PA 19456-0603
 14399185 EDI: Q3G.COM Mar 19 2020 07:58:00 Quantum3 Group LLC as agent for,
 Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
 14365548 EDI: NEXTEL.COM Mar 19 2020 07:58:00 Sprint, PO Box 660092, Dallas, TX 75266-0092

District/off: 0313-2

User: ChrissyW
Form ID: 318

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Total Noticed: 54

Date Rcvd: Mar 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14370366 EDI: NEXTEL.COM Mar 19 2020 07:58:00 Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
14365546 +E-mail/Text: jennifer.chacon@spservicing.com Mar 19 2020 04:23:06 Select Portfolio, P.O. Box 65250, Salt Lake City, UT 84165-0250
14365992 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14365549 EDI: AISTMBL.COM Mar 19 2020 07:58:00 T-Mobile, P.O. Box 37380, Albuquerque, NM 87176-7380
14371193 +EDI: AIS.COM Mar 19 2020 07:58:00 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14401970 E-mail/Text: jennifer.chacon@spservicing.com Mar 19 2020 04:23:06 U.S. Bank N.A. et. al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14365550 EDI: USBANKARS.COM Mar 19 2020 07:58:00 US Bank, 4325 17th Ave, Fargo, ND 58125
14365551 EDI: ECMC.COM Mar 19 2020 07:58:00 US Department of Education, P.O. Box 65128, Saint Paul, MN 55165
14396380 +EDI: AIS.COM Mar 19 2020 07:58:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14365552 +EDI: VERIZONCOMB.COM Mar 19 2020 07:58:00 Verizon Wireless, PO Box 96088, Bellevue, WA 98009-8800
14365553 +EDI: BLUESTEM Mar 19 2020 07:58:00 Webbank / Fingerhut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

TOTAL: 38

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

MICHAEL ALAN SIDMONS on behalf of Debtor Stacey Marie Williams msiddons@siddonslaw.com, heath@casedriver.com;melodye@casedriver.com;becca@casedriver.com;casedriverecf@casedriver.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-3 bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecef@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Stacey Marie Williams</u>	Social Security number or ITIN	xxx-xx-0592
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-14774-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stacey Marie Williams

3/18/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.